

In re:
Richard Kalman
Debtor

Case No. 22-10648-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 03, 2022

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2022:

Recip ID	Recipient Name and Address
db	+ Richard Kalman, 1904 First Street, Langhorne, PA 19047-1738
14688340	+ Bucks County Water and Sewer Authority, 1275 Almshouse Road, Warrington, PA 18976-1209
14676572	+ Velocity Investments, Llc, 1800 Route 34 N, Wall, NJ 07719-9168
14676571	+ Velocity Investments, Llc, Attn: Bankruptcy, 1800 Route 34n, Suite 305, Wall, NJ 07719-9146
14676557	+ loanDepot, Attn: Bankruptcy, Po Box 250009, Plano, TX 75025-0009

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: support@ymalaw.com	May 03 2022 23:54:00	PAUL H. YOUNG, Young, Marr, Mallis & Deane, LLC, 3554 Hulmeville Rd., Ste 102, Bensalem, PA 19020
tr	+ Email/Text: bncnotice@ph13trustee.com	May 03 2022 23:54:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	May 03 2022 23:54:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 03 2022 23:54:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	May 03 2022 23:54:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14679637	Email/PDF: bncnotices@becket-lee.com	May 04 2022 00:00:13	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14676549	+ Email/PDF: bncnotices@becket-lee.com	May 04 2022 00:00:17	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14676550	+ Email/PDF: bncnotices@becket-lee.com	May 04 2022 00:00:13	Amex, P.o. Box 981537, El Paso, TX 79998-1537
14676554	Email/Text: bankruptcy@cunj.org	May 03 2022 23:54:00	Credit Union of New Jersey, 1035 Parkway Av, Trenton, NJ 08618
14683710	Email/Text: bankruptcy@cunj.org	May 03 2022 23:54:00	Credit Union of New Jersey, 1301 Parkway Avenue, Ewing, NJ 08626
14676553	Email/Text: bankruptcy@cunj.org	May 03 2022 23:54:00	Credit Union of New Jersey, Attn: Bankruptcy, Po Box 7921, Ewing, NJ 08628
14676552	+ EDI: CITICORP.COM	May 04 2022 03:58:00	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
14676551	+ EDI: CITICORP.COM	May 04 2022 03:58:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034

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14676556	+ EDI: DISCOVER.COM	May 04 2022 03:58:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
14676555	+ EDI: DISCOVER.COM	May 04 2022 03:58:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14677413	Email/PDF: resurgentbknotifications@resurgent.com	May 04 2022 00:00:09	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14676559	+ Email/Text: bankruptcy@marinerfinance.com	May 03 2022 23:54:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
14676560	+ Email/Text: bankruptcy@marinerfinance.com	May 03 2022 23:54:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
14688119	+ Email/Text: bankruptcydpt@mcmcg.com	May 03 2022 23:54:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14684643	+ Email/Text: bankruptcygroup@peco-energy.com	May 03 2022 23:54:00	PECO Energy Company, 2301 Market Street, 04 NW, Philadelphia, PA 19103-1380
14681718	Email/Text: Bankruptcy.Notices@pnc.com	May 03 2022 23:54:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
14681063	Email/Text: Bankruptcy.Notices@pnc.com	May 03 2022 23:54:00	PNC BANK, NATIONAL ASSOCIATION, P.O. BOX 94982, CLEVELAND, OH 44101
14676563	Email/Text: Bankruptcy.Notices@pnc.com	May 03 2022 23:54:00	Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
14676564	Email/Text: Bankruptcy.Notices@pnc.com	May 03 2022 23:54:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14676566	EDI: PRA.COM	May 04 2022 03:58:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
14676565	EDI: PRA.COM	May 04 2022 03:58:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14687854	EDI: PRA.COM	May 04 2022 03:58:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14677288	+ EDI: PENNDEPTREV	May 04 2022 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14677288	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	May 03 2022 23:54:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14676561	+ Email/PDF: ebnotices@pnmac.com	May 04 2022 00:00:10	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
14676562	+ Email/PDF: ebnotices@pnmac.com	May 04 2022 00:00:09	PennyMac Loan Services, LLC, Po Box 514387, Los Angeles, CA 90051-4387
14685023	+ Email/PDF: ebnotices@pnmac.com	May 04 2022 00:00:18	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
14683290	EDI: Q3G.COM	May 04 2022 03:58:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14679534	EDI: Q3G.COM	May 04 2022 03:58:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
14676567	+ Email/PDF: resurgentbknotifications@resurgent.com	May 04 2022 00:00:09	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14676568	Email/PDF: resurgentbknotifications@resurgent.com	May 04 2022 00:00:14	Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602
14676570	+ EDI: RMSC.COM	May 04 2022 03:58:00	Synchrony/PayPal Credit, Po Box 965005, Orlando, FL 32896-5005

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14676569	+ EDI: RMSC.COM	May 04 2022 03:58:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14676571	^ MEBN	May 03 2022 23:52:19	Velocity Investments, LLC, Attn: Bankruptcy, 1800 Route 34n, Suite 305, Wall, NJ 07719-9146
14676572	^ MEBN	May 03 2022 23:52:18	Velocity Investments, LLC, 1800 Route 34 N, Wall, NJ 07719-9168
14676558	+ Email/Text: bknotification@loandepot.com	May 03 2022 23:54:00	loanDepot, 26642 Towne Center Dr, Foothill Ranch, CA 92610-2808

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2022 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
PAUL H. YOUNG	on behalf of Debtor Richard Kalman support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:			
Debtor 1:	<u>Richard Kalman</u>		
	First Name	Middle Name	Last Name
Debtor 2:	<u></u>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	22-10648-mdc		
	Social Security number or ITIN:	xxx-xx-9848	
	EIN:	--_--	
	Social Security number or ITIN:	----	
	EIN:	--_--	
	Date case filed for chapter:	13	3/16/22

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Richard Kalman	
2. All other names used in the last 8 years		
3. Address	1904 First Street Langhorne, PA 19047	
4. Debtor's attorney Name and address	PAUL H. YOUNG Young, Marr, Mallis & Deane, LLC 3554 Hulmeville Rd. Ste 102 Bensalem, PA 19020	Contact phone 215-639-5297 Email: support@ymalaw.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M.; Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 5/3/22

For more information, see page 2

